

# **EXHIBIT B**



December 16, 2023

**Notice of Data Breach**

Dear ADRIAN RANDLES,

Nationstar Mortgage LLC (dba Mr. Cooper) writes to inform you of a data security incident at Mr. Cooper that may have involved some of your personal information. If you are not familiar with the Mr. Cooper brand:

- Your mortgage may have been previously acquired or serviced by Nationstar Mortgage LLC or Centex Home Equity;
- Your mortgage is or was serviced by a sister brand<sup>1</sup>;
- Mr. Cooper may be or previously was the servicing partner of your mortgage company; or
- You previously applied for a home loan with us.

Although we have no evidence at this time that your information has been misused for identity theft or fraud as a result of this incident, we are contacting you to explain the circumstances of this event, and to provide information about the service we will provide to help you protect yourself.

**What Happened?**

On October 31, 2023, Mr. Cooper detected suspicious activity in certain network systems. Immediately upon detection, we initiated response protocols, launched an investigation with the assistance of cybersecurity experts to determine the nature and scope of the incident, and contacted law enforcement. We also made the decision to shut down our systems to contain the incident and in an effort to protect our customers' information. Through our investigation, we determined that there was unauthorized access to certain of our systems between October 30, 2023 and November 1, 2023. During this period, we identified that files containing personal information were obtained by an unauthorized party.

**What information was Involved?**

The personal information in the impacted files included your name, address, phone number, Social Security number.

**What We Are Doing.**

We take the security of the data entrusted to us very seriously. Upon learning of this incident, we immediately took steps to identify and remediate it, including locking down our systems, changing account passwords, and restoring our systems. We initiated a detailed review to identify personal

<sup>1</sup> Sister brands include: RightPath Servicing, Rushmore Servicing, Greenlight Financial Services, and Champion Mortgage

**Contact information for the three nationwide credit reporting agencies is:**

- **Equifax**, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-866-349-5191
- **Experian**, PO Box 4500, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- **TransUnion**, PO Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

**Free Credit Report.** It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to:

Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283.

**Fraud Alert.** You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

**Security Freeze.** You have the ability to place a security freeze on your credit report.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
[equifax.com/personal/contact-us](http://equifax.com/personal/contact-us)  
888-378-4329

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
[experian.com/freeze](http://experian.com/freeze)  
888-397-3742

**TransUnion Consumer Solutions**

P.O. Box 160  
Woodlyn, PA 19094  
[freeze.transunion.com](http://freeze.transunion.com)  
800-916-8800

More information can also be obtained by contacting the Federal Trade Commission listed below.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

**For California residents:** This notification was not delayed by law enforcement. Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft.



information contained in the impacted files as part of the incident. We are monitoring the dark web and have not seen any evidence that the data related to this incident has been further shared, published, or otherwise misused. We are also further enhancing the security of our systems to help prevent incidents like this from happening in the future.

To help relieve concerns following this incident, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts when changes occur to your credit file for 24 months from the date of enrollment. This alert is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

#### **What You Can Do.**

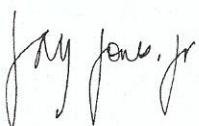
We encourage you to enroll in free identity protection services by logging on to [www.mytrueidentity.com](http://www.mytrueidentity.com) and following the instructions provided. When prompted, please provide the following unique code to receive services: FJMRGRJNCCLV. Please note that we are unable to independently take this step for you. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity. You will need to reference the enrollment code provided in this letter when enrolling, so please do not discard this letter.

In addition to enrolling in the complimentary identity protection and credit monitoring services described above, we encourage you to review the enclosed "Recommended Steps to Help Protect Yourself," which describes other steps you can take to help protect your personal information. These steps include recommendations from the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

#### **For More Information.**

If you have any questions or would like to learn additional information about this incident, call the Mr. Cooper Cyber Incident Response Line, supported by TransUnion at 1-833-960-4745, available Monday through Friday 8:00am to 8:00pm ET. We deeply regret that this incident has occurred and sincerely apologize for any concerns or inconvenience that it may cause.

Sincerely,



Jay Jones Jr.  
Executive Vice President of Servicing, Mr. Cooper